2020

AMERICA'S BEST

IRA CUSTODIANS

THE WINNERS LIST

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Introduction: What is an IRA Custodian & Why it is Necessary?

Security, competency, and transparency are the essential ingredients sought after when it comes to your retirement savings plan. It is essential for every IRA to have a trusted and proven custodian. A self-directed IRA is a retirement savings account that allows individuals to invest in nearly any type of asset one may want using tax-advantaged strategies to do so. When the market is volatile, you need a custodian to be an institution you can trust to follow the rules, know their way around the market, and steer clear of trouble. A custodian should be able to handle the buying and selling of hard-to-trade assets; not just S&P 500 ETFs, but buildings, closely owned businesses, gold bars, and other non-traditional investments. The good news is, practically everyone with custody powers wants your account, giving you plenty of options.

The primary services the custodian provides revolve around keeping track of the assets in your account – generally electronically, but physical custody can be an option in special circumstances – and making sure all transactions settle properly. With IRAs, there are also specialized reporting and compliance requirements that ensure that your account obeys IRS and Labor Department rules. If you need to take a distribution or contribute too much in a given tax year, the custodian should catch the error.

The basics of a Self-Directed IRA include: contributions, are pre-taxed, and any income earned from investments compounds tax-deferred. Withdrawals are taxed as ordinary income after age 59.5. Before that, there is an additional 10% tax penalty. And after you reach age 70.5, you will be required to make annual minimum distributions from your IRA.

However, there are two key components that make Self-Directed IRA's stand out. For one thing, the investor becomes the sole investment fiduciary for his account. And for another, a self-directed IRA can be invested in a very broad range of assets including: traditional stocks, bonds, mutual funds and ETFs. But also more exotic vehicles like private equity, hedge funds, real estate and tangible assets.

Without a leading IRA Custodian, you'll miss out on the benefits of tax-deferred or tax-free compounding as well as the advantageous handling your heirs will receive. The greatest advantage: You'll be able to pursue the most creative investment program you can devise, with absolute confidence.

Finding the Right Fit

Setting up a self-directed IRA is relatively straightforward. The first step is finding a custodian that will handle the buying and selling of hard-to-trade assets, not just S&P 500 ETFs, but buildings, closely-owned businesses, gold bars and other non-traditional investments. This requires a significant investment technology, electronic processing and the capability to manage the compliance and regulatory issues surrounding self-directed IRAs.

Then your client funds the IRA with cash. The cash can subsequently be used to purchase an array of private investments.

The ideal custodial relationship involves limited interactions as the custodian handles all matters related to your account. Unless things start going south rapidly, the relationship should be pretty much invisible. When we polled our readers and asked them to identify what they seek from an IRA custodian, about a dozen firms reliably make the list of favorites. Most are independent trust companies, opening up investment platforms that evolved to handle alternative assets for ultra-wealthy families. They have the accounting power and the record-keeping expertise to keep up with whatever account holders can dream up and the IRS will approve.

Provident Trust Leading in List

Clients face many obstacles when finding the best Self-Directed IRA Custodian. Why look for a Self-Directed IRA Custodian? They are able to provide clients with extensive investment options that may offer the potential for higher earnings. On the surface, it means finding a team of expert professionals that are competent, efficient and transparent. On a deeper level, they want a firm who puts their investing needs first with no hesitation or limitation.

How do we understand the needs and goals to be met? Consider what life is like for the average client. They are bombarded with many advisors and firms that it can be overwhelming for them to choose which makes the task to find the best self-directed IRA custodian difficult. And so many firms seem to have conflicting limitations by not providing clients with investing options that do not match their needs. Instead of finding experts who meet all of your conditions, it seems like you have to compromise on one or more of your desired outcomes in order to move forward. But compromising never feels good when you have a basic idea of what you want.

In the market today, clients can choose between giant corporations or smaller boutiques. The larger companies are unwilling to customize any investing options—or even consider supporting all the investing options available to clients approved by the IRS. They will place limitations on types of assets to hold or the number of assets to hold. In their world, you pay for their reputation, brand and operational efficiencies. But you must sacrifice special needs like holding two to three different types of assets.

The smaller firms tend to be very niche specific such as maybe only handling gold or real estate. They focus and hold to one (maybe two) assets at a time. They are focused on a narrow but captive market which allows them to charge their customers a significant premium and high additional fees. Here, you will receive more personal attention —but you will sacrifice diversity and being able to consider multiple investing options. Smaller firms limit scale as well, so you will also risk utilizing the firm's internal operational efficiency that may be outdated and insufficient.

But what if the client does not have to compromise at all? Wealth advisor understands the importance of finding the service provider that fits and meets your every expectation when looking for a trustworthy and credible custodian. We know the difficulty of choosing the right firm in a sea of competition. And that is why we have narrowed the list from thousands to the top 12 Best Self-Directed IRA Custodians, just for you.

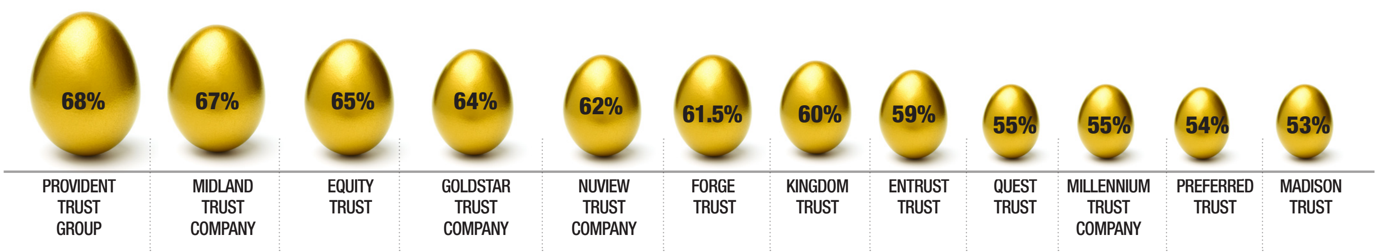
Wealth Advisor readers completed our surveys and have ranked the most valued qualities when seeking for a Self-Directed IRA Custodian. The qualities included are excellent customer service capabilities, technological support and systems, up to date compliance regulations, in-house professional assistance, affordable fees, and more. All these

TOP SELF-DIRECTED IRA CUSTODIANS RANKING

1. **Provident Trust Group**
2. **Midland Trust Company**
3. **Equity Trust Company**
4. **Goldstar Trust Company**
5. **NuView Trust Company**
6. **Forge Trust Company**
7. **Kingdom Trust Company**
8. **Entrust Inc.**
9. **Quest Trust Company**
10. **Millennium Trust Company**
11. **Preferred Trust Company**
12. **Madison Trust Company**

SURVEY METHODOLOGY: TheWealthAdvisor.Com commissioned an independent survey of its 273,000 registered subscribers in August 2020. The survey was designed to uncover investor preferences and attitudes towards selection of IRA custodians. The findings presented are based on aggregated responses of over 500+ respondents. Specifically, respondents were asked to rank their experiences with each custodian and identify the top three factors for selecting a custodian to work with.

IRA CUSTODIANS RANKINGS FOR 2020



necessary elements and more are met with our yearly top ranked firm, Provident Trust Group who is in first place again this year.

Provident Trust Group established in 2008 has marked number one in our survey list this year. Currently, they are now serving more than 34,000 clients and holding over $6 Billion assets under custody. Provident is sizable enough to grow—and the firm still has the ambition and hunger of a smaller company looking to innovate and grow. Provident also provides attention to their customers like a smaller firm, leaving them feeling like the center of the Provident universe. Within the industry, Provident is well established, recognized, has a strong leading history, and yet has the approach to provide excellent customer interactions with each client. Everything still has a personal touch and is tailored to match the customers directions and goals. Provident combines the institutional scale and resources to take on the giants on a head-to-head basis, while beating the smaller firms for breadth as well as depth of service. In an industry that lacks uniqueness and diversity by missing interest in innovative and exceptional service. Top competitors provide services that are convenient and popular but not specialized or customized. Provident proves every year why they stand out amongst the rest.

What kinds of investments can you make in a self-directed IRA?

SDIRAs enable investors to buy and sell a broad range of investments in addition to publicly traded stocks and bonds. They include:

- Real estate
- Private placements
- Precious metals
- Oil & gas partnerships
- Leases
- Joint ventures
- Limited partnerships
- Tax lien certificates

James Heiden, Head of Sales and Marketing at Provident, explains how Provident's transparency allows clients simple and easy investing solutions. "Provident wants to be transparent and has all items on their website. All disclosures, agreements, and fee schedules are available on the website." Their goal is to make the process and services provided easy, simple, and quick so you have more time to focus on other areas of growth when it comes to your investments.

What has helped propel Provident to the top of our list? Their skilled account administration, asset custody, and qualified retirement account establishment—including IRAs and Solo 401(k) accounts, and Corporate Trust services. They also offer a comprehensive range of trust and fund

YOU CAN ALWAYS MOVE

If you're unhappy with a custodian, simply transfer the account to someone who gives you the service and flexibility you need. While it may be convenient to liquidate the first IRA, move the cash and then buy the assets back into the new account. The logistics of such a move can get complex. Instead, your custodian will probably suggest a transfer of the assets, simply moving the title from platform to platform.

You don't have to transfer an entire IRA. Part of the money may move to a new custodian in order to invest in assets that your current account is not allowed to touch. This happens all the time.

The important consideration here is that you never accept ownership of the assets while the process is ongoing. You don't want to trigger a taxable distribution, much less roll a tax-diminished account balance into the new IRA. In most scenarios, all you'll need to do is open the new account – the custodian will help you with everything that follows.

administration and related services. Provident does not highlight or prioritize specific types of holdings, ETFs or other products over anything else. Whatever the client's investing goals and needs are, Provident will provide and meet them. They accept the customers' choice every time, taking the "self-directed" label extremely seriously.

Provident Trust Group will successfully end your hunt for the Best Self-Directed IRA Custodian. They will continuously help make the most of your opportunities, with seasoned expertise, broad capabilities, and a commitment to service. Provident will rise to the challenge every time leaving clients not just content or satisfied—but confident and committed.

You'll have to take distributions after age 70 1⁄2
Just like a regular IRA, a self- directed Traditional IRA has required minimum distribution rules after you reach the age of 70 1⁄2. So it's important to remember that you will eventually have to liquidate all or part of the assets you place in your self-directed IRA. Don't invest in assets that you can't sell or don't want to sell at any point in the future

Types of Investments in Self-Directed IRA are Allowed

Self Directed IRAs enable investors to buy and sell a broad range of investments, in addition to publicly traded stocks and bonds, including: Real estate, Private placements, Precious metals,
Oil & gas partnerships, Leases, Joint ventures, Limited partnerships and Tax lien certificates

Autonomous Decision Powers in an IRA

It is great to believe that every IRA is a self-directed account seeing how you're the one who is making the majority of the decisions on what goes in and what comes out. However, because about 98% of investors are content to rely on whatever's on the custodian's shelf (ie. what they are able to support and hold), the options are generally limited to a fairly wide selection of mutual funds - maybe better than the menu you'd get in a 401(k) but still only a fraction of what's really available even within the asset class.

However, banks will even limit your selection far more further, trying to stuff interest-bearing products into the account. That's probably a non-starter. You want the ability to expand your horizon and create wealth. You don't really need a tax-deferred vehicle to hold your CDs and let them compound at market rates for decades.

On the other side of the coin, you can bring your financial advisor into the calculations. The term "Self-directed" does not exclude situations where someone else is helping you make the decisions. It does however refer to the range of investments that the account can include.

Either way, as you move up the scale, other custodians will add stocks and ETFs to the mix. Individual bonds are tricky, especially when you start moving away from vanilla Treasury debt. Many IRA investors actually end up having to make do with bond mutual funds, which are actually a completely different animal. (For one thing, they never pay back the principal on maturity.)

If you like stocks and mutual funds, these platforms can be a candy store. But for investors who can squeeze higher returns out of private enterprise – private equity or a working farm, for example – or simply want a more diversified footprint, stocks and mutual funds all start to taste alike after a while.

There's well over $100 billion in alternative assets already parked in true self-directed IRAs. Mitt Romney's famous multi-million-dollar nest egg has more money than most Americans will ever see, allocated to just one Caribbean hedge fund, and other masters of the universe have adopted similar strategies that let their richest holdings accumulate value on a tax-deferred basis.

Slightly more humble strategies revolve around real estate, a private business or gold and silver as a vital hedge against inflation or a crashing dollar. You can always buy into a precious metals ETF in a conventional IRA, but at the end of the day you'll only be holding shares of paper. A self-directed IRA gives you the power to hold tangible bullion in the same account, all under the approval of the IRS itself.

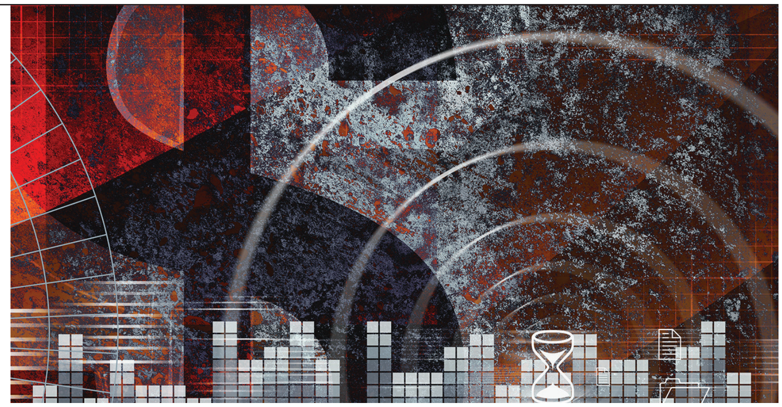
As long as you obey the IRS rules, the only thing you need to put any of these market tactics into practice is a custodian that will actually admit the assets onto its platform. We've already discussed that this can be harder than it sounds.

From a conventional custodian's perspective, alternative assets are a little trickier to manage because they don't fit into a standardized box – you can exchange any single share of Apple for billions of identical shares, but every parcel of real estate and every privately held family business is unique – and that translates into operational drag.

In plain terms, most of them don't want to deal with the headaches. If you come to them with an IRA holding anything out of the ordinary, they'll make you sell it before they let you in the door.

What Advisors Like in a Provider

Our readers, a few hundred thousand professional wealth managers and estate planners, ranked the qualities sought after most when making their final decision on who receives the responsibility of their account. The following qualities were ranked the highest and can definitely help custodians create more client geared strategies and priorities.
First, we have the firm's overall reputation



Essential Knowledge for the Shopper: "There are Still Limits"

Using the Self-Directed method does not mean there are no rules or limitations. There is always a guideline and an extent to which you can be creative. Self-directed IRAs offer investors a very high degree of flexibility and control over their assets – however, there are still some important guidelines to remember.

Start with cash. You can't contribute real assets directly. To move the assets into your self-directed IRA, you need to direct the IRA to purchase them at a fair market price. A good custodian will be familiar with the process of evaluating the assets and smoothing the transaction.

No self-dealing. You can't use an IRA to make investments that benefit you personally. For instance, you can't move your home or the buildings owned by your business into a self-directed IRA to save on taxes. You also can't invest in a business that you have substantial ownership or control over. A good self-directed IRA custodian will be able to guide you through these rules and how they work.

You can't benefit your family either. Typically transactions where you buy or sell from family members are prohibited, as is investing in businesses owned or partially owned by relatives.

No collectibles. Vintage cars, art, fine wines, rare coins and first editions are all off-limits in self-directed IRAs. So, you'll have to park the 1931 Bugatti in another (taxable) account.

Be careful with life insurance. IRAs specifically prohibit investing in life insurance, however pooled "viatical" products which aggregate multiple policies are sometimes acceptable. If this approach to generating income interests you, make sure your custodian will accept such investment vehicles and that they meet IRS and SEC requirements.

Stick to quality. Self-directed IRAs are a frequent target for fraud, because there is so much money in them and they are so lightly regulated. Investors and their advisors should be particularly careful about any investment that seems too good to be true. Some custodians will even flag and refuse to accept certain investments in self-directed IRAs if they have reason to believe that fraud may be involved.

and length of time in the business. This is essential to about 77% of our audience. If a company has a less-than-glowing track record or hasn't been around long enough to develop any industry footprint at all, there's no need to take a chance on an unknown. Let other people work through the growing pains for you.

Next, readers value the quality of service based on testimonials and referrals. Maybe 65% of our audience insists on first-person accounts. Happy customers are willing and eager to talk. A confident custodian will freely share a list of people you can contact. Ask them to tell you about the times the custodian exceeded expectations and how problems were resolved when they emerged. While you're at it, see if the customers giving the testimonials know anyone you can contact who isn't on the list: the goal here is to raise your confidence that you're getting the real ground-floor view.

Third, our readers seek reliable and trustworthy professionals. They have listed availability of in-house experts as part of the top three as a little more than 50% of our audience included it. You probably don't want to be lectured at, but it's nice to be able to consult lawyers, accountants or people with specialized knowledge of the investments you may be investigating on your own. A second (or third) opinion can help make the difference between a great portfolio experience and dead money.

Clearly, price is not even an issue at this level or a

THE SURVEY FOUND THAT ADVISORS LOOKED FOR THESE QUALITIES IN THEIR IRA CUSTODIANS.

1. **Customer service and responsiveness**
2. **Quality of services based on testimonials/referrals**
3. **Lowest priced services compared to competitors**
4. **Reputation and brand image**

top priority. Instead, start with the basic homework, making sure each prospective partner's regulatory and business profiles are clear of complaints that can't be addressed to your satisfaction. Management should be able to explain any historical disputes or even grey areas. Be at least as demanding as you would be when interviewing a potential employee to work with your clients face to face.

Ask any prospective custodian if it can handle all of the asset classes you are contemplating. Get concrete examples of how this has worked out in practice. Were there additional fees? Did difficulties arise from a tax or regulatory perspective? How did the company respond to challenges in these areas and put stronger practices in place? For that matter, this is your chance to ask if other IRA investors have used similar instruments in the past and how well they performed under various market conditions – "education" is not the same as active investment advice!

Investigate operational risk. You want a partner with the scale to keep going if things get bad in the markets or if mistakes are made. Check error-and-omissions insurance, FDIC coverage (if applicable) and audit status. You may not need to see the balance sheet, but it's good to see that someone is giving the books a check-up and certifying the results.

Ultimately, while references and testimonials are always helpful, it's far more important to establish a rapport with the personnel who will be directly responsible for your account. If you trust them, it will go a long way. Otherwise, third-party commentary will help you take the conversation to the next level.

This is when to start talking about price. Odds are good that the overall cost of the relationship will be fairly low, maybe even surprisingly low. Remember, margins throughout the custody space have come down enor- mously over the last few decades. Ask about break- points – you might qualify for a better deal depending on the amount of assets you are willing to transfer. And naturally, you'll want to identify any hidden or contingent fees upfront.

Two Tips: Rollover & Roth

You're allowed to roll 401(k) assets over into a self-directed IRA under just about any scenario where a normal rollover would be an option. This is a great way to amass a lot more than the relatively stingy $6,000 per year the government allows you to contribute directly as of 2019.

What's more, the unlimited investment universe of the self-directed IRA will probably give you a lot more room to move than any 401(k) investment menu, no matter how well constructed your employer plan may be or how many choices it provides. Nearly all 401(k) sponsors focus on mutual funds and some form of constant-value alternative, broadening out to individual stocks at best. If you want more freedom, move the money into an IRA whenever you can.

And of course, self-employed people get a lot more leeway with contributions in general. A SIMPLE IRA can accept $13,000 per year and a SEP can theoretically take $56,000 per year if the underlying income stream is big enough. As with conventional IRA investing, the goal is always to move as much money as possible into the tax-deferred vehicle where it can grow without IRS intervention for years or even generations.

Either way, there's nothing stopping you from rolling a 401(k) into a self-directed Roth vehicle or converting a traditional IRA to get the Roth benefits. You'll have to pay the tax up front, but once you're working with post-tax dollars, this account will grow free from IRS drag forever.

The Fiduciary Relationship

The new Labor Department rules laying out the standard for investment advice in retirement accounts have generated plenty of confusion in the self-directed IRA universe and beyond. The controversy begins with the appropriation of the term "fiduciary" – a word with an established meaning in the financial services industry – for an entirely new set of duties and responsibilities.

Every custodian was already a fiduciary in the sense that it needed to protect your interests within the limits of the custodial relationship. That's it. The level of observation and, if needed, interference with your account will vary from firm to firm, depending on the principals' sense of what it will take to manage their own liability if for some reason things go wrong.

Some firms take a strict "hands off" approach, declining all responsibility if an investment goes wrong or was fraudulent to begin with. The custodians that handled accounts that dealt with Bernard Madoff fall into this group.

Other firms will at least passively check to make sure that the investments are on track. This is more onerous for them and some investors are not enthusiastic about having someone watching over their shoulders, but others find it comforting to know that the custodian is on duty.

Either way, by definition, a self-directed IRA releases the custodian from all responsibility for watching the investments. They can check in, but their fiduciary duty really ends with custody. There's no expectation of "investment advice" and no obligation to interfere with your sense of where your best interests really lie.

THE NEW LABOR DEPARTMENT RULES LAYING OUT THE STANDARD FOR INVESTMENT ADVICE IN RETIREMENT ACCOUNTS HAVE GENERATED PLENTY OF CONFUSION IN THE SELF-DIRECTED IRA UNIVERSE AND BEYOND.

That's a very different proposition from the investment advisor who now needs to comply with extra layers of regulation in order to weigh in on the mix of holdings in an IRA. The DOL's new definition of "fiduciary" means that anyone who provides advice on what's in your retirement account needs to be able to prove that they're picking the best investments for you that they can. It's not enough to find suitable investments. They need to be the best choice available. And that's a hard standard that not every advisor wants to accept.

If you do let an advisor look at the assets (possibly through an aggregation system that shows all your accounts together on one screen), the relationship will trigger the fiduciary rule the minute you receive any recommendations on how you personally should

modify your portfolio. General hypothetical scenarios and education about how various assets historically perform is okay.
Maybe you want your advisor to look at the account as part of a broader analysis of your finances or simply to compensate him or her for evaluating your work. Some "self-directed" investors even let the advisor pick the assets, but in this case, DOL will definitely require.

For a true self-directed IRA, the custodian should never tell you what to do without having a convincing reason. They don't have agency over the account and so have no mandate from the IRS, the Labor Department or anyone to monitor "suitability," best fit, pricing or performance. Their job is to keep the account running between IRS filing deadlines and regulatory audits. As long as that burden of bookkeeping is being served, the firm is complying with its duties and can hold title to assets in your name as a custodian and not an advisor.

Insist on the first type of fiduciary. The financial marketplace is also full of administrators and promoters who cannot act as pure custodians. These entities perform data entry, market products and handle other peripheral tasks, but do not actually hold your assets. If you are ever in doubt where a firm or individual stands in these terms, make sure to ask. Get verification if necessary.

Transferring Assets in and out of Custodians

If you're unhappy with a custodian, simply transfer the account to someone who gives you the service and flexibility you need. While it may be convenient to liquidate the first IRA, move the cash and then buy the assets back into the new account, the logistics of such a move can get complex. Instead, your custodian will probably suggest a transfer of the assets in kind, simply moving the title from platform to platform.

You don't have to transfer an entire IRA. Part of the money may move to a new custodian in order to invest in assets that your current account is not allowed to touch.

This happens all the time.

The important consideration here is that you never accept ownership of the assets while the process is ongoing. You don't want to trigger a taxable distribution, much less roll a tax-diminished account balance into the new IRA. In most scenarios, all you'll need to do is open the new account – the custodian will help you with everything that follows.

WHAT ABOUT GOLD?

The term, "Gold IRA" is held for any self-directed IRA that holds physical precious metals. However, this term is more geared for marketing purposes than being a factual classification. The same account can theoretically contain bullion as well as real estate, cash and securities, or any combination of other allowed assets.

The difference between"Gold IRAs" and conventional accounts is, of course, that bullion and coins need to be stored in a secure place, whereas cash and fund shares can exist in a purely electronic format. Once again, a veteran self-directed IRA custodian should have relationships with bonded storage companies that can meet your needs – generally the "vault" in these cases is a commingled facility where multiple investors share space, but other arrangements are feasible for the right price.

As usual, you can't simply move your existing gold or silver into an IRA, no matter how familiar the custodian may be with the self-directed approach. The account will need to be started with cash rolled in from another qualified account or deposited as part of an annual contribution. The custodian will then spend the cash to buy the metal and pay storage fees. Any required distributions will then liquidate the metal, paying back out in cash.

GLOSSARY OF TERMS

Asset Protection Trust: Any trust designed to protect property from potential creditors, court judgement or other legal liability.

Beneficiary: Person or entity entitled to receive benefits from a will, insurance policy, trust agreement or employee benefit plan.

Charitable Remainder Trust: An irrevocable trust with both income and remainder interest. Income is paid to designated beneficiaries for a term or lifetime. The remainder interest is paid to qualified organizations as specified in the trust when the trust terminates.

Corporate Trustee: A trust institution serving as trustee.

Delegated Trust: A delegated trust is an arrangement that allows the trustee to assign responsibility for managing the trust's assets to an outside advisor. (See also: Directed Trust.)

Directed Trust: A directed trust is an arrangement that allows the advisor to hand off the responsibility and burden of administering a trust to an outside corporate trustee but retain control over how the assets are invested. (See also: Delegated Trust.)

Directed Trust Company: Any corporate trustee that supports and encourages directed trust relationships. These companies are generally not interested in managing the assets themselves and so have little or no motive to replace existing advisors.

Durable Power of Attorney: A power of attorney that will come into effect and remain in effect and valid if the person who grants the power becomes incapacitated.

Dynastic Trust: While some states force trusts to terminate after a few generations, others allow trusts to operate for centuries or even, theoretically, forever. These long-lasting arrangements are known as dynastic or "perpetual" trusts.

Estate: The real and personal property of a decedent; a specific interest in property.

Fiduciary: An individual or entity in position of trust who has accepted the duty of acting for the benefit of another.

Grantor/Settlor: A person who transfers property, the creator of a trust.

Generation Skipping Tax (GST): A tax levied on gifts to people separated by the donor by more than one generationgrandparent to grandchild, for example.

Irrevocable Life Insurance Trust: Typically used to shelter an insurance death benefit from estate taxes and may provide liquidity to pay estate taxes and settlement costs. A trust is created, then the trust purchases a life insurance policy.

Irrevocable Trust: A trust that, by its terms, cannot be revoked or changed by the grantor.

Living Trust: A trust that is operative during the lifetime of the grantor; as opposed to a trust under will or a testamentary trust. Also known as an inter vivos trust.

Power of Attorney: A legal document appointing someone to act as one's agent with legal authority to sign your name, on your behalf, in your absence. Power of Attorney ends at incapacity (unless it is a durable power of attorney) or death.

Remainderman: The person who is entitled to an estate after the prior estate has expired.

Revocable Trust: A trust that by its terms may be terminated by the settlor or by another person.

Successor Trustee: Person or institution named in the trust document who will take over should the first trustee die, resign or otherwise become unable to act.

Trust: An entity that holds assets for the benefit of certain other persons or entities.

Trustee: Person or institution who manages and distributes another's assets according to the instructions in the trust document.

Uniform Trust Code States: Many states have attempted to streamline and standardize their trust rules by adopting these provisions as their model.

Will: A written document with instructions for the distribution of an individual's assets after death.

	Provident Trust Group	Quest Trust Company	Forge Trust Company	Entrust Trust Company
	8880 W. Sunset Rd., Suite 250 Las Vegas, NV 89148 trustprovident.com/	17171 Park Row #100 Houston TX, 77084 United States www.QuestTrust.com	401 E 8th Street, Suite 222 Sioux Falls SD, 57103 United States www.forgetrust.com	3200 West End Ave, Suite 500 Nashville, TN 37203 United States https://tetctrust.com/
HIGHLIGHTS				
New Business Contact	James Heiden Sales & Marketing Director 888-855-9856 james@trustprovident.com	Haley Gant 855-386-4727 IRASpecialists@QuestTrust.com	Patrick Hughes, President 650-265-6989 patrick.hughes@iraservicescom	Hubert Bromma 615-610-9515 hbromma@tetctrust.com
Total Assets Under Administration	$8 billion	$1.8 billion	$12.5 billion	$3.9 billion
Number of IRA custodian accounts	33,000	20,000	1,400,000	N/A
Number of employees	71	130	70	21,179
Support qualified plans?	Yes	Yes	Yes	No
Technology Platform Used	Other	0ther	Proprietary System	Accutech
Firm Description	We specialize in account administration, asset custody, qualified retirement account establishment including IRAs and Solo 401(k) accounts, and Corporate Trust services. Provident Trust Group offers a comprehensive range of trust and fund administration, asset custody, and related services. Provident Trust Group has also maintained an A+ rating with the Better Business Bureau and we are proud to be responsive, honest, and personable.	Howdy, from the great state of Texas! The Quest Trust Company corporate headquarter is located in Houston, Texas, however we administer client's accounts from across the nation, with offices in Dallas and Austin, TX. We opened our doors in early 2003,and have since developed into one of the leading self-directed IRA administrators in the nation. With over 20,000 satisfied clients, we pride ourselves as having "world famous customer service	For over 35 years we have provided administrative and custody services to individuals, financial advisers and investment issuers for IRA funded investments in real estate, private stock, private equity, promissory notes, private placements, precious metals and online platform and marketplace offerings. Our responsive, experienced and efficient staff and reasonable fees are the primary reasons our clients and their advisers choose Forge Trust for their custody needs.	The Entrust Trust Company "TETC" is a passive, non-discretionary custodian regulated by the State of Tennessee. TETC perform all custodial and administrative duties that are necessary to preserve the tax-deferred status of retirement assets and properly custody non-retirement assets. TETC provides a level of custodial flexibility unique to the Self-Directed IRA industry.

	Kindgom Trust	GoldStar Trust Company	NuView Trust	Madison Trust Company
	PO Box 870 Murray, KY 42071 United States www.kingdomtrust.com	1401 4th Avenue Canyon, TX 79015 www.goldstartrust.com	280 S Ronald Reagan Blvd, Longwood, FL 32750, United States www.nuviewtrust.com	401 East 8th Street, Suite 200P Sioux Falls, SD 57103 www.madisontrust.com/
HIGHLIGHTS				
New Business Contact	Tara Bogard 270-226-1000 tbogard@kingdomtrust.com	Matthew Nitschke 800-486-6888 mnitschke@goldstartrust.com	Grace Nelson 407-708-1851 gnelson@nuviewira.com	Seth Bergida Account Executive (845) 947-1010 sbergida@madisontrust.com
Total Assets Under Administration	$16 billion	$2.4 billion	$1.4 billion	Approx. $2 billion
Number of IRA custodian accounts	150,000 +	38,311	10,000	Approx. 10,000
Number of employees	90	55	42	40
Support qualified plans?	Yes	Yes	Yes	No
Technology Platform Used	Accutech	0ther	Accutech	Proprietary Systems
Firm Description	Our team of 90+ is proud to support these diverse clients and their unique needs, who trust us to power more than 150,000 retirement accounts totaling $16bn+ in assets under our custody. We pride ourselves on friendly service and our flexible platform, which holds more than 22,000 unique assets and empowers the most curious, creative investors.	GoldStar Trust has been the leader in providing specialized services as a self-directed IRA custodian, trustee and escrow/paying agent. For more than three decades, we have offered unique retirement solutions that allow investors across the nation to diversify their IRA portfolios with alternative investments to traditional stocks, bonds and mutual funds.	NuView Trust is a passive administrator that provides custody of alternative assets. We have over 10,000 clients and custody $1.4 Billion in assets. We are a non-fiduciary, as such we do not provide investment advice. We give clients access to their retirement funds to purchase alternative investments most common: land, mortgage notes, rental homes, fix-n-flips, and all within a self-directed IRA.	Madison Trust's primary reason for existence is to offer unparalleled customer support in the Self Directed IRA field. Believe it or not, Madison was created when the founders of Broad Financial LLC, an IRA LLC facilitation firm, could not identify an IRA custodian that matched the level of service their clients had come to expect. They saw the need for a custodian that prioritizes customer service over anything else, and that initial idea has been the guiding force for Madison Trust since its inception.

	Midland Trust Company	Millennium Trust Company	Equity Trust Company
	1520 Royal Palm Square Boulevard #320 Fort Myers, FL 33919 www.midlandtrust.com	2001 Spring Road, Suite 700 Oak Brook, IL 60523 www.mtrustcompany. com	1 Equity Way Westlake, OH 44145 www.trustetc.com
HIGHLIGHTS			
New Business Contact	Dan Hanlon 239-333-1032 sales@midlandira.com	Thomas Kurinsky Director of Custody Services 630-288-6755 tkurinsky@mtrustcompany.com	Casey Roberts 888-382-4727 C.Roberts@Trustetc.com
Total Assets Under Administration	$3 billion	$30 billion +	28.7 billion
Number of IRA custodian accounts	20,000	1,000,000 +	170,000
Number of employees	57	392	400
Support qualified plans?	Yes	No	Yes
Technology Platform Used	0ther	0ther	0ther
Firm Description	Midland specializes in holding alternative assets like real estate, precious metals, private stock, and other non-public offerings within IRA accounts. Educating investors and professionals has been the cornerstone of Midland. With over 25 years of industry knowledge and experience, the professionals at Midland thoroughly understand the rules and regulations of self-direction and 1031 exchanges.	Millennium is a leading provider of retirement and institutional services with over 1.5 million client accounts holding over $30 billion in assets. We are committed to the evolving needs of individuals, employers, advisors and retirement services partners and empower our clients with trusted expertise, exceptional service, and access to a wide range of solutions.	Equity Trust is an industry-leading custodian for alternative assets within tax-advantaged accounts. Our 45-year* track record of excellence is unmatched in the industry. Equity Trust streamlines the investment experience by offering optimized solutions, processes, and service.

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